

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN  
COURT MINUTES

CHAPTER 7  
DATE: November 15, 2011  
JUDGE: Margaret Dee McGarity  
CASE NO.: 11-28419-MDM  
DEBTOR: Sherece Wilson  
NATURE OF HEARING: Deron Coleman's request for reconsideration of September 8, 2011, ruling for sanctions.  
APPEARANCES: Amy Ginsberg, Trial Attorney for U.S. Trustee  
Deron Coleman, Bankruptcy Petition Preparer  
COURTROOM DEPUTY: Carolyn A. Belunas  
TIME: 10:27 - 11:57 am

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There was no appearance by Ms. Wilson.

Testimony of Deron Coleman

Mr. Coleman is the petition preparer in this bankruptcy case and he currently resides at 5930 North 75<sup>th</sup> Street in Milwaukee, Wisconsin. He was also the principal of Credit University which was located at 5401 North 76<sup>th</sup> Street, Suite 101, in Milwaukee, Wisconsin. He broke that lease which was in the name of Credit University and he is unsure who is currently located at that address. He previously paid two office assistants, Janelle and Michelle, to help him prepare petitions. He did not recall their last names. He asserted he is just a typist and fills out the petition and schedules with information provided by his clients. He averages approximately \$90-105 for preparing petitions. He obtained a copy of a disk from a previous client which contains all of the current fill-in the blank bankruptcy petition and schedules, and perhaps a filer obtained a copy of that disk with his information still on it, and that is why he is not disclosed as a petition preparer. He testified he signed every petition when he provided services as a petition preparer. He said he would pick up the mail for Credit University at the Veterans Administrative building. He asserted the bankruptcy advertising flyer (Exhibit 1) was not for Credit University and he did not print or use this flyer, although it looks similar to his flyers. He said he used a 1-800 number in his business, but he does not recall what that number is. He does not remember advertising in the Red or Blue Book. He said obtained a lot of his information on how to prepare and file bankruptcy petitions and schedules from the Clerk's office help desk in Room 126 of this building. He alleged he does not know Gaynor Morrison.

Argument

Ms. Ginsberg requested the court permanently enjoin Mr. Coleman from acting as a bankruptcy petition preparer and to disgorge his fees to the debtor for violations under § 110.

Decision

The court ordered Deron Coleman, to refund to the debtor \$175, within thirty (30) days from the date of this order, for failure to provide adequate services and for failure to disclose his actions as a petition preparer without his signature or social security number. If the failure to disclose was because an employee gave out a disk with his identification in the SOFA, he negligently failed to supervise his employees.

The court ordered that Mr. Coleman is permanently enjoined from filing future bankruptcy cases as a petition preparer in the Eastern District of Wisconsin. Since Mr. Coleman appeared today, he is discharged of his responsibility under the order to show cause and no further sanctions will be issued.

Ms. Ginsberg will submit an order.

The court will reopen this case administratively to enter the order resulting from today's hearing.

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Sherece R Wilson  
Debtor

Case No. 11-28419-mdm  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: cab  
Form ID: pdf2

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Nov 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2011.

db +Sherece R Wilson, 5167 North Lovers Lane, Apt 117, Milwaukee, WI 53225-3712  
+Deron Coleman, 5930 North 75th Street, Milwaukee, WI 53218-1834

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2011

Signature:

